

From: Sarah Troupe, Orlando, FL
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am tired of massive overdraft fees. I am tired of my bank rearranging my transactions from largest to smallest instead of the order I made them in, so that instead of a single large transaction overdrafting me by a dollar, I end up with fifteen small transactions overdrafting after the largest transaction and the first NSF fee comes out. Did I mention they only do this "largest to smallest" thing when my bank account is low? And that they excuse it by saying it's so that the big things have enough to cover them? I overdrafted by a dollar once and ended up with over \$200 in fees because of the way they arranged the transactions.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Ms. Sarah Troupe
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